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This is our 2nd edition of the new eNewsletter. I hope the format works well for you. We recently held our Fall Council meeting hosted by the Green Valley Chapter. We started the day with a very productive "Presidents' Only session and then moved into our regular meeting. All of our Council staff, eight of our chapter presidents and one of our satellite chapter presidents attended and generated great interest/dialogue during the various presentations and discussions. I realize most of the target audience of this eNewsletter attended the Council meeting, but I also know many of you will share/forward this eNewsletter to your chapter members. With that in mind, I thought I would share some of the meeting's...

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key take-aways in the Topics of Interest section.

I continue to be honored to represent you and MOAA as our State Council President. And I am very proud of our Council staff and all of our chapters and their leaders—you! MOAA is an outstanding organization that does an incredible job working for—and serving—our active duty, retired, and former officers, and our many deserving surviving spouses. MOAA deserves only the best people and their effort...and it certainly has that in you—our Arizona MOAA leaders. You each consistently exemplify MOAA's motto "*Never Stop Serving.*" Thank you!

P.S. Our Photo Gallery is now up and running with its own button on the home page so please take a moment to view the three events already in the gallery...feedback would be greatly appreciated.

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- MOAA State Legislative Consortium
 - MOAA's Government Relations Team has launched a [State Legislative Consortium](#) to provide a forum for councils and chapters to share best practices on state-level advocacy. Chapter leaders Col Tom Robillard, USAF (Ret) and LTC Don Wolfinger, USA (Ret), from South Carolina and Missouri respectively, have stepped up to lead the effort.
 - The council urges chapters to participate in the consortium. You can sign up by sending your *Name, Chapter Affiliation, Email Address, and Phone Number* to Tom at thomas.robillard47@gmail.com and Don at don17609@yahoo.com.
 - You can find out more by going to the [MOAA home page](#) and click on "Chapter Leader/Member" where it says "I am a" then click on "View My Resources" which will take you a page with information regarding the consortium. The next conference call is 16 Jan, 2020.

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- Veteran Issues – AZ State Legislature
 - It's time to start looking ahead to the next session of the Arizona state legislature which will convene in Jan 2020. At a stakeholder meeting on 11 Oct, getting more [Veteran Benefits Counselors](#) was again the top priority.
 - Another priority is a state legislative effort to bring more focus to the problem of sexual assault/trauma in the military. Since most military regulations are set by the federal government, the state effort would be to get our federal delegation to take action in Congress to work this problem.
 - The military retiree [tax exemption issue](#) will again be considered by legislature, so more action is possible in 2020.
 - If your chapter has other legislative issues that you would like pursued, contact Lee Lange at 703-232-3609 or lflange48@gmail.com.

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- Fair Lending Ballot Initiative
 - The [Arizona Fair Lending Act](#) is a ballot initiative for 2020 that would limit interest rates to 36% on car title loans in Arizona. This would match what is in federal lending law now for active military members. Currently, title loans in Arizona can go as high as 204% and potentially affect thousands of veterans in Arizona not on active duty or in a drilling reserve status.
 - The ballot initiative would allow Arizonans to vote on the issue and if passed, would become law. A committee called [Arizonans for Fair Lending](#) is leading this effort. They are a coalition of veteran's groups, local charities and faith-based organizations. Lee Lange is a member of the Steering Committee for this group.
 - The AZCOC has endorsed this effort. The Committee is now working on collecting signatures on petitions to meet the 237K signature requirement by 1 July, 2020 to get this initiative on the ballot next...

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Nov. Many signatures will be gathered by professional firms retained by the Committee.

- One way chapters can help now is in identifying veterans you may know who have used title loans and ended up with more problems than they started with. The Committee is looking for stories of actual loan experiences that can help the ballot initiative. If any chapter members know of someone who might be willing to speak on their experience, please contact Lee Lange at 703-232-3609 or lflange48@gmail.com, who will work personally with the individual to ensure proper privacy and how best they can help the ballot effort with their story.

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- Council Finances
 - The Council's finances remain in excellent shape through Nov 2019 as reported at the 8 Nov council meeting.
 - Chapter dues for 2020 were announced at the council meeting and can be found in the Proposed 2019-2020 Budget approved at that meeting.
 - Dues amounts will be sent to all chapters prior to 1 Jan, 2020.
- MOAA/USAA Sponsorship Program
 - Don't forget that the MOAA/[USAA sponsorship](#) program is available to support chapter programs. MOAA, in partnership with USAA, will provide up to \$300 per year to support qualified chapter programs.
 - Applying for the program requires several steps and the requests are submitted using an online form found on MOAA's website. The program is now administered completely by MOAA with funding from USAA and will reopen 1 Dec for 2020 requests.

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- The first step is to determine whether your project or program meets the established guidelines for USAA/MOAA sponsorship funding support. Generally, the event must be something that serves the community at large. Some examples which would meet the spirit and intent of the program would be chapter events which recognize JROTC/ROTC students or provides support to JROTC/ROTC programs. Support for golf tournaments/other fundraising events for chapter scholarship or awards programs are other examples that would receive favorable consideration.

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- **Calendar Note**

- Councilmembers and chapter/satellite presidents, for planning purposes, mark your calendar with the date for the next AZCOC meeting which will be hosted by the Coronado Chapter.
- A social will be held on Thursday, 30 Apr and the council meeting will be on Friday, 1 May. More information will be provided after the first of the year.

- **Master Roster**

- Councilmembers, past council presidents, and chapter/satellite presidents, as most of you are aware, the council secretary maintains a master roster which lists the council staff, past council presidents, chapter/satellite presidents and the officers for each chapter and satellite. This roster is only as good as the information provided so I'm asking for your help in keeping the roster up-to-date.
- If you change your address, telephone number, email address or any...

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other information, please send me those changes. Also, for chapter/satellite presidents, please send me updates if you have changes to officer positions. I appreciate your assistance in keeping the master roster current. Thank you.

Surviving Spouse Liaison Page 1 of 2

I recently participated in a conference call that was sponsored by the VFW. There were several MOAA representatives on the call as well. The topic was an update on the upcoming NDAA vote and how the “widow’s tax” might be impacted. At the current time the SPB/DIC is included in the House version of the NDAA.

The chairman of the Senate Armed Forces Committee, James Inhofe continues to support our cause, however the biggest obstacle continues to be funding.

At this time Senate Minority Leader, Chuck Schumer is trying to inform and educate members of Congress on the merits of using the Military Trust Fund. At this time the fund has a sizable surplus. If we are able to use funds from this source, it would bypass the Congressional Budget Office regulations requiring repayment. The fund is self-sustaining, does not raise the debt ceiling or taxes.

At this time the NDAA is being debated between conferees. The deadline...

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for the final resolution is 21 Nov. Shortly after this date a vote of the both House and Senate will be taken.

If the NDAA is not passed, a “skinny” version of the NDAA will go into effect. This is to ensure that the DOD has funding. If this happens the larger NDAA package will go back to congressional bodies for debate and a vote. This could take up to a year to resolve.

Your help is still needed to keep our cause at the forefront of our congressional leaders' agenda. Please contact Senator Inhofe and our Arizona Senators, Martha McSally and Kyrsten Sinema. Thank them for their continued support and urge them to keep the “widow’s tax” repeal in the NDAA proposal. Respectfully ask them for a commitment to get this done, this year.

- Senator Inhofe Phone (202) 224-4721
- Senator Mc Sally Phone (202) 224-2235
- Senator Sinema Phone (202) 224-4521

Thank you,
Sharon Douglas

Chapter Development Page 1 of 2

- Membership

- Catalina Mountains: 32 Regular Members / 3 Surviving Spouse Members
- Central Arizona: 10 Regular Members / 2 Surviving Spouse Members
- Mohave: 12 Regular Members / 7 Surviving Spouse Members
- Rim Country: 2 Regular Members / 4 Surviving Spouse Members

- Recruitment

- Catalina Mountains: 2 Regular Members / 0 Surviving Spouse Members
- Central Arizona: 0 Regular Members / 0 Surviving Spouse Members
- Mohave: 2 Regular Members / 0 Surviving Spouse Members
- Rim Country: 0 Regular Members / 0 Surviving Spouse Members

- Retention

- Catalina Mountains: No Change
- Central Arizona: No Change
- Mohave: 2 Regular Members Lost to Moves
- Rim Country: N/A

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- Status

- Catalina Mountains: Good shape, membership up 30% from 2018
- Central Arizona: Good shape, no change
- Mohave: Strong with 19 active members
- Rim Country: Terminated (Insufficient numbers to maintain officers)
- Show Low: The NAC is now working with MOAA members in the Show Low area on the possibility of establishing a new satellite chapter. Currently, there are 10 members, a president and a VP, and approx. 50 prospects (about half USPHS)

Personal Affairs Officer Page 1 of 2

- What Happens If You Don't Have a Will in Arizona?*
- When was the last time your chapter had an attorney speak to the membership about trusts, wills, and estate planning?
- Intestate succession laws affect only assets that would have passed through your will. Usually, that includes assets that you own alone, in your name.
- Generally, these assets will go to the spouse or children, or if there is neither, a close relative. If no relatives can be found to inherit the property, it will go to the state. Also, if no will has been created, a court will decide who will care for young children and their property if the other parent is unavailable or unfit to do so.
- Typically, property distribution (without a will) depends on whether one is married or single, and whether you or your spouse has any children.

* From: <https://www.jacksonwhitelaw.com/arizona-estate-planning/what-happens-with-no-will-arizona/>

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Who Gets What in Arizona?

Under intestate succession, who gets what depends on whether or not you have living children, parents, or other close relatives when you die. Here's a quick overview:

If you die with:	here's what happens:
<ul style="list-style-type: none">• children but no spouse	<ul style="list-style-type: none">• children inherit everything
<ul style="list-style-type: none">• spouse but no descendants	<ul style="list-style-type: none">• spouse inherits everything
<ul style="list-style-type: none">• a spouse and descendants from you and that spouse	<ul style="list-style-type: none">• spouse inherits everything
<ul style="list-style-type: none">• a spouse and descendants from you and someone other than that spouse	<ul style="list-style-type: none">• spouse inherits 1/2 of your separate property but no interest in the 1/2 of the community property that belonged to you• children inherit 1/2 of separate property and the 1/2 of the community property that belonged to you
<ul style="list-style-type: none">• parents but no spouse or descendants	<ul style="list-style-type: none">• parents inherit everything
<ul style="list-style-type: none">• siblings but no spouse, descendants, or parents	<ul style="list-style-type: none">• siblings inherit everything

Transition Liaison *Page 1 of 3*

Note: The TL section is updated annually so the following is carried over from the Spring eNewsletter for first-time readers.

- What is a Transition Liaison (TL)?
 - Transition Liaison (TL) is the follow-on to the former The Officer Placement Service or TOPS.
 - This program was established to provide all MOAA members and their Spouses with another venue for job research and placement.
 - The mission of MOAA TL is to compile, publicize, and disseminate job opportunities via its network of industry, MOAA Chapters, military leaders, veteran service organizations, and other MOAA stakeholders
 - In Summary, the MOAA TL mission is to provide Professional Guidance and Support for MOAA Members & Spouses in Job Transition
- What is the AZ TL?
 - The Arizona TL Organization is comprised of nearly 40 Business and Industry Executives along with other professionals who routinely provide notices of job opportunities in their areas for posting to the FORMER MOAA TOPS1 database.

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- MOAA TL AZ is an arm of the MOAA Organization serving the Arizona community.
- MOAA AZ operates a website at “moaatopsaz.org” for the purpose of posting information of interest to our stakeholders.
- If you have information you want to share, send that information to me and I will have it posted on the website
- **Services Provided**
 - Provide local networking contacts for MOAA members and spouses in job/career transition
 - Each Chapter is viewed as a primary career and geographic resource
 - Each Chapter provides needed “sponsor” assistance
 - Provide Job Listings on the website for access to the membership
 - Provide career related links and information for the membership in transitioning to civilian workforce as well as pertinent military and retired changes in benefits

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- Provide Career Fair Listings
- Serve the membership with Networking Contacts
- Resources Available
 - National:
 - MOAA
 - Career Center Website: www.moaa.org/careers
 - Linked In (Join MOAA Career Networking Group)
 - Arizona:
 - Council and Chapter Policies and Procedures Guide
 - Arizona MOAA Website: moaatopsaz.org
- AZCOC TL Contact Information
 - Harry E. Bowen, Sr
 - harrybowen@aol.com
 - Cell: 520-508-2685
 - Home: 520-458-1058

Note: The ESGR section is updated annually so the following is carried over from the Spring eNewsletter for first-time readers.

- Employer Support of Guard and Reserve (ESGR) ... What's in it for the Servicemember?
 - Employer Outreach - Promote a culture where all employers support and value military service through education, recognition, and mediation
 - Military Outreach - Make Service members aware of their rights and responsibilities under the law and the value of employer support and recognition
 - Employment - Increase career opportunities through strategic relationships with employers, state and Federal partners, and professional associations
 - Ombudsman Services - Provide informal, neutral mediation for issues or conflicts between employers and Service members before they escalate

- What Are The Associated Responsibilities?
 - Service Member Responsibilities
 - Provide advanced notice to employer (verbal or written)
 - Leave a civilian job for fulfillment of military obligations
 - If on extended active duty, receive a qualifying military separation (served honorably)
 - Serve for no more than five cumulative years away from the workplace, excluding exceptions
 - Notify employer of intent to return to work in accordance with USERRA guidelines
 - Employer Responsibilities
 - Allow military leave of absence
 - Reinstatement employee promptly
 - Restore employee seniority
 - Reinstatement employment benefits

- Provide training or refreshing of skills
- Do not discriminate or retaliate
- What Protections Do Servicemembers Have?
 - The Uniformed Services Employment & Reemployment Rights Act (USERRA) is a Federal statute that protects Service members' and veterans' civilian employment rights.
 - An employer must not deny initial employment, reemployment, retention in employment, promotion, or any benefit of employment to an individual on the basis of his or her membership, application for membership, performance of service, application for service, or obligation for service in the uniformed Services.
- Among other things, under certain conditions, USERRA...
 - Requires employers to put individuals back to work in their civilian jobs after military service.
 - Restores employees who engage in military service to the same level...

of seniority, status, and pay ordinarily attained if they were not called up for military service.

- Protects Service members from discrimination in the workplace based on their military service or affiliation.
- ESGR Employer Awards
 - [Patriot Award](#)
 - [Spouse Patriot Award](#)
 - [Seven Seals Award](#)
 - [Above and Beyond Award](#)
 - [Pro Patria Award](#)
 - [Extraordinary Employer Support Award](#)
 - [Secretary of Defense Employer Support Freedom Award](#)

Topics of Interest Page 1 of 5

- Common items/issues from the 8 Nov chapter updates
 - Challenges:
 - Recruitment: 4 chapters
 - Getting members participate, take leader positions: 3 chapters
 - Scholarship funds: 2 chapters
 - Goals:
 - Recruitment: 7 chapters
 - Retention: 3 chapters
- Chapter Member Recruitment (Arizona-wide)
 - Our chapters have reversed the trend of declining growth. In Nov 2018, only two chapters had a net growth of members and seven chapters had a net loss. But as of May 2019, six chapters had a net growth with only three showing a net loss. And the good news is this good trend is continuing.

Topics of Interest *Page 2 of 5*

- As of November, only two chapters showed a net loss. Congratulations to all! Here are some numbers:
 - Net change since the Nov 2018 Council meeting = + 51
 - Recruited during 2019 as of 1 Nov = **+118**
 - Difference = moves, deaths, non-renewals
- Chapter Membership vs. MOAA Membership
 - As a reminder, the LOE objective criteria for chapter members who are national MOAA members has changed to a minimum of 95% to earn the maximum 15 points. As of 1 Nov 2019, only three chapters were at or above 95%.
 - Since MOAA “Basic” membership no longer expires, reaching the 95% threshold should be within reach of every chapter. And, MOAA has made it even easier to submit members for Basic membership as we discussed during our meeting. Please contact me if you have any questions or would like some guidance on this matter.

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- Future Council Meetings
 - The Council voted to study of the feasibility of changing from chapter-hosted meetings to centralized meetings handled by the Council.
 - The purpose would be to standardize meeting location, venue, and logistics; reduce chapter travel; and reduce chapter workload.
- Levels of Excellence (LOE) Awards
 - Col Pete Kloeber, President of the Arizona Council of Chapters, recognized the Arizona MOAA Affiliates that earned MOAA LOE Awards for their accomplishments during 2018. The great news is that all ten Arizona MOAA Affiliates (council and all nine chapters) earned a 5-Star LOE Award. This was the seventh consecutive year that Arizona has had a 5-Star clean-sweep.
 - The results MOAA-wide:
 - 5-Star: 14 (41%) of 34 Councils and 122 (32%) of 400 Chapters
 - 4-Star: 1 (3%) of 34 Councils and 21 (6%) of 400 Chapters

Topics of Interest *Page 4 of 5*

- Arizona “Be Connected” Program
 - The Arizona’s Be Connected program is getting national attention— and even being modeled at the federal and state levels — for its success reducing veteran suicide. The Be Connected program focuses on early intervention by connecting Arizona service members, veterans, families and helpers to information, support and resources, such as peer support and behavioral health services.
 - Contact/Web Info: 1-866-4AZ-VETS / <https://beconnectedaz.org>
- Arizona Veteran Survey
 - First conducted 2017 - First ever comprehensive survey of our military, veteran and family community
 - Summary of results: <http://azveteransurvey.org/2018summary/>
 - Focus on strengthening the care, services and support provided to service members, veterans and their families throughout Arizona
 - 2019 Arizona Veteran Survey now open through 19 Dec

Topics of Interest *Page 5 of 5*

- ***The survey is open to all service members, veterans, family members, helpers, providers and community supporters***
- PLEASE TAKE THE SURVEY – Your participation can make a difference:
<http://azveteransurvey.org>
- Arizona Veterans Hall of Fame (AVHOF) Society 2019 Inductions
 - Historically, among the AVHOF Society inductees each year are some of our fellow MOAA Chapter members. This year was no exception with the following individuals being inducted in the Class of 2019:
 - [Arden Allen](#) - Superstition Chapter
 - [William Bates](#) - Coronado Chapter
 - [Ludwig Kuttner](#) - Coronado Chapter
 - [Paula Pedene](#) (spouse of Bill Pedene) - Arizona Chapter
 - [Thomas Sheets](#) - Arizona Chapter
 - For more information on the AVHOF and all of this year's inductees, please use the following links: [AVHOF Society](#) / [2019 Inductees](#)

AZCOC Meeting Information

- Spring 2020: Coronado
 - Social Date / Time: 30 Apr / 5:00 to 7:00 PM
 - Meeting Date / Time: 01 May / 8:00 AM
 - Lodging / Social: Sierra Suites / 391 E Fry Blvd, Sierra Vista, AZ
 - Meeting / Lunch: La Casita Restaurant and Cantina / 465 E Fry Blvd, Sierra Vista, AZ (Located next-door to Sierra Suites)
 - POC: Robert Colvalucci, COL, USA (Ret.) / robertjcovalucci@gmail.com
- Fall 2020: Tucson
- Spring 2021: Northern Arizona
- Fall 2021: Superstition Mountain
- Spring 2022: Yuma
- Fall 2022: Luke
- Spring 2023: Arizona
- Fall 2023: Grand Canyon

Council Member Directory *Page 1 of 2*

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Council Member Directory Page 2 of 2

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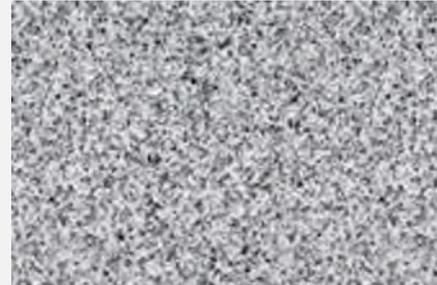
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Photo Gallery

Photo Gallery images provided by Mary Jonas, Rebecca Seeger, and Nicholas Knight



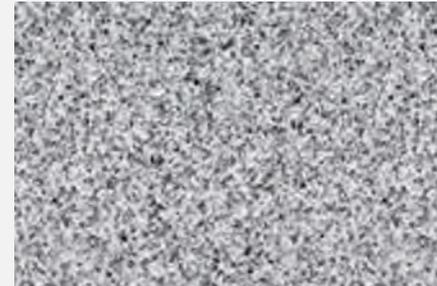
**AZCOC Meeting
8 Nov 2019**



Pending



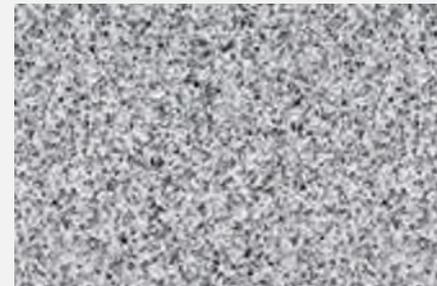
**Arizona State
Veterans Home
(Yuma)**



Pending



**AZCOC Meeting
3 May 2019**



Pending